UNIT 2 ZAKAT, USHR AND INHERITANCE

SHORT QUESTIONS

Q.1- Define Zakat.

Ans. Zakat is one of the five Pillars of Islam. It is the amount which wealthy Muslim pay to the poors and needy. The rate of Zakat is *2.5%* or $\frac{1}{40}$ of the total value of the goods or cash amount.

Q.2- What is Nisab and who is Sahib-e-Nisab?

Ans. *7.5* tola *(86.1262 gm)* gold or *52.5* tola *(603 gm)* silver or cash amount equivalent to the value of this quantity of gold or silver is called Nisab and the Muslim who keeps one of these things for one year is called Sahib-e-Nisab.

Q.3- Who is to pay Zukat?

Ans. Only Sahib-e-Nisab Muslim is required to pay *2.5%* or $\frac{1}{40}$ of his wealth to the poors and the needy.

Q.4- Differentiate exposed and unexposed wealth.

Ans. Agricultural goods, Camels, Sheep goats, Minerals, Business inventories etc are exposed wealth. Whereas Gold, Silver Cash amount, liquid assets etc are unexposed wealth.

Q.5- What types of goods are exempted from Zakat?

Ans. Capital goods like machinery equipments, raw material, factory building etc are exempted from Zakat.

Q.6- Calculate the amount of Zakat on an amount of Rs.5,00,000.

Solution. Amount = 5,00,000

Zakat = 2.5% of amount

$$= \frac{2.5}{100} \times 5,00,000$$

$$= \frac{1}{40} \times 500000$$

$$= Rs.12500 \text{ Ans.}$$

Q.7- What do you know about Ushr?

Ans. A Land keeping person pays *10%* from agricultural products if the land is irrigated by natural means. He is required to pay *5%* of products, he is required to pay 10% fo products. If land is irrigated by artificial sources. This payment to the poors and needy is called Ushr.

Q.8- A land produce wheat by natural resources. The price of produce is Rs. 9,50,000. Find the amount of Ushr.

Solution: Ushr = *10%* of products

$$= 10\% \text{ of Rs.}950000$$

$$= \frac{10}{100} \times 950000$$

$$= \text{Rs.}95000 \text{ Ans.}$$

Q.9- Rice of Rs.150000 is produced by artificial resources in a land. Find the amount of Ushr.

Solution: For artificial resources

Ushr = *5%* of products

$$= \frac{5}{100} \times 150000 = 7500$$

$$= \text{Rs.}7500 \text{ Ans.}$$

Q.10- What do you know about inheritance?

Ans. After the death of a person, the assets left by him are called inheritance. It is distributed among the legal heirs according to the Principle of Islam.

Q.11- What should be done before distribution of inheritance among heirs?

Ans. Before the distribution of it, the following three payments should be paid.

(i) Payment of funeral expenses.

(ii) Payment of debts of deceased.

(iii) Execution of his/her will.

Q.12- What is the share of a widow in inheritance if her husband dies?

Ans. If the husband is issueless, the widow will get $\frac{1}{4}$ of the inheritance, if the husband has children, the widows share is $\frac{1}{8}$ of the wealth.

Q.13- How is the inheritance distributed between sons and daughters.

Ans. A son gets a share equal to that of two daughters.

Q.14- What is the share of husband incase his wife dies?

Ans. He will get one half of the inheritance.

Q.15- A person, having no child, died and left an amount of Rs. 30,00,000. What is the share of his wife?

Solution: As the deceased person was childless. So

$$\text{Share of widow} = \frac{1}{4} \text{ of inheritence}$$

$$= \frac{1}{4} \times 30,00000$$

$$= \text{Rs.}750,000 \text{ Ans.}$$

SOLVED EXERCISES

EXERCISE 2.1

Q.1- Calculate Zakat on gold amounting to Rs.11,10,000.

Solution:-

The amount = Rs.$11,10,00$

Zakat = Rs.2.5% of amount

$$= \frac{2.5}{100} \times 11,10,000$$

$$= \frac{1}{40} \times 11,10,000$$

= Rs.27750 Ans.

Q.2- Calculate Zakat on silver amounting to Rs.3,00,000.

Solution:-

The amount = Rs.$3,00,000$

Zakat = 2.5% of amount

$$= \frac{2.5}{100} \times 300000$$

$$= \frac{25}{1000} \times 300000$$

= Rs.7500 Ans.

Q.3- Calculate the amount of Zakat on 10 tola gold and 40 tola silver, if the rate of gold is Rs 40,000, per tola and the rate of silver is Rs. 5000 per tola.

Solution:-

Price of gold $= 40,000 \times 10$ = Rs.$400,000$

Price of silver $= 40 \times 5000$ = Rs.$200,000$

Total Amount = Rs.$400,000$ + Rs.$200,000$

= Rs.$600,000$

Zakat = 2.5% of amount

$$= \frac{2.5}{100} \times 600000$$

$= \text{Rs.}15000$ Ans.

Q.4- Calculate Zakat on gold of worth Rs. 8,00,000, cash of amount Rs. 4,00,000 and silver of weight 50 tola (Rs. 5000 per tola)

Solution:-

Worth of gold $= \text{Rs.}800,000$

Cash amount = Rs.400,000

Worth of silver $= 50 \times 5000 \quad = \text{Rs.}250,000$

Total Worth $= \text{Rs.}800,000 + \text{Rs.}400,000 + \text{Rs.}250,000$

$= \text{Rs.}1450,000$

Zakat $= 2.5\%$ of Worth

$$= \frac{2.5}{100} \times 1450000$$

$= \text{Rs.}36250$ Ans.

Q.5- Calculate Ushr on a rice crop produced by natural resources amounting to Rs. 6,00,000.

Solution:-

Total amount $= \text{Rs.}600,000$

Ushr for natural resources is

10% of Production. Thus

Ushr $= 10\%$ of Rs.$600,000$.

$$= \frac{10}{100} \times 600000$$

= Rs.60000 Ans.

Q.6- Calculate Ushr on a wheat crop amounting to Rs. 3,50,000 produced by artificial resources.

Solution:-

Amount of wheat crop $= \text{Rs.}3,50,000$

For artificial resources, ushr is

5% of Production. So

Ushr = 5% of Rs.350,000

$= \frac{5}{100} \times 350000$

= Rs.17500 Ans.

Q.7- Work out the share of each, if the inherited property amounting to Rs 7,50,000 is left by a deceased, who also left a widow, two son's and one daughter.

Solution:-

(i) Amount of inheritance = Rs.750,000

share of widow $= \frac{1}{8} \times 750,000 =$ Rs.93750

(ii) Remaining amount that is to be distributed among 2 sons and 1 daughter

= Rs 750000 − Rs 93750 = Rs.656250

(iii) Ratio of shares

Two sons One daughter

2 : 2 : 1

Sum of ratios = 2+2+1 = 5

Share of each son $= \frac{2}{5} \times 656250$

$= 2 \times 131250 =$ Rs.262500

Share of daughter $= \frac{1}{5} \times 656250 =$ Rs.131250

Q.8- An amount of Rs. 4,00,000 left as an inheritance is to be distributed among a widow and four daughters. Workout the share of each.

Solution:- Inheritance = 400000

Widow's share is $\frac{1}{8}$ of the inheritance. So

$\text{Widow's share} = \frac{1}{8} \times 400000 = \text{Rs.}50000 \text{ Ans.}$

Remaining amount that is to be distributed among *4* daughters.

$= \text{Rs } 400000 - \text{Rs } 50000$

$= \text{Rs.}350000$

$\text{Share of each daughter} = \frac{1}{4} \times 350000 = 87500$

$= \text{Rs.}87500 \text{ Ans.}$

Q.9- If a deceased left a property of worth Rs. 1500,000, workout the property, if the left behind a widow

Solution:-

Worth of Property = Rs.*15,00,000*

As there is no child. So

$\text{Widows share} = \frac{1}{4} \text{ of Property}$

$= \frac{1}{4} \times 1500{,}000 = \text{Rs.}375000 \text{ Ans.}$

Q.10- The inherited property amounting to Rs. 20,00,000 is left by a deceased. He left behind a widow and two son-s. Workout the share of each.

Solution:-

Total Amount = *20,00,000*

(i) $\text{Widow's share} = \frac{1}{8} \text{ of Property}$

$= \frac{1}{8} \times 2000000 = \text{Rs. } 250000 \text{ Ans.}$

(ii) Remaining Amount to be distributed between two sons $= \text{Rs.}2000000 - \text{Rs.}250000$

$= \text{Rs.}1750000$

$\text{Share of each son} = \frac{1750000}{2} = \text{Rs.}875000 \text{ Ans.}$

Q.11- Asghar left property of worth Rs.4,80,000 he left behind a widow, three sons and four daughters. Calculate the share of each one.

Solution:-

Worth of Property = Rs.$4,80,000$

Widows share $= \frac{1}{8} \times 480000$

$=$ Rs.875000 Ans.

The amount to be distributed among sons and daughter.

$= 480,000 - 60,000$

$=$ Rs.$420,000$

Ratio:-

Three sons Four daughters

$2 : 2 : 2 : 1 : 1 : 1 : 1 :$

Sum of ratios $= 2+2+2+1+1+1+1+1 = 10$

(ii) Share of each son $= \frac{2}{10} \times 420,000$

$=$ Rs.84000 Ans.

(iii) Share of each daughter $= \frac{1}{10} \times 420,000 =$ Rs.42000 Ans.

Q.12- Najeeb left a wealth amounting to Rs. 4,00,000. He left behind a widow, while they did not have any child. Find the share of Najeeb's widow.

Solution:-

Wealth left by Najeeb = Rs.$4,00,000$

As there was not child. So

Widow's share $= \frac{1}{4}$ of wealth

$= \frac{1}{4} \times 400000 =$ Rs $100,000$ Ans.

Review Exercise 2

Q.1- Encircle the correct answer

(i) Zakat is deducted at the rate of

(a) 2.5 % (b) 3.5 %

(c) 4.5 % (d) 5.5 %

(ii) On a crop produced on natural resources, Ushr is deducted at a rate of:

(a) 2.5 % (b) 5 %

(c) 10 % (d) 20 %

(iii) On a crop produced on artificial resources Ushr is deducted at rate of

(a) 5 % (b) 10 %

(c) 2.5 % (d) 25 %

(iv) Zakat on an amount of Rs.*100,000* is:

(a) 2500 (b) 25000

(c) 2000 (d) 15000

(v) Ushr on a wheat crop produced on natural resources amounting Rs.*1,50,000* is:

(a) 10,000 (b) 5000

(c) 15000 (d) 20000

(vi) The share of a childless widow in inherited property is:

(a) $\frac{1}{4}$ (b) $\frac{1}{8}$

(c) $\frac{1}{2}$ (d) $\frac{1}{2}$

(vii) The share of widow in the presence of a child or agnatic grand child is:

(a) $\frac{1}{4}$ (b) $\frac{1}{8}$

(c) $\frac{1}{2}$ (d) $\frac{1}{6}$

(viii) If there is only a single daughter or an agnatic grand daughter, her share is fixed:

(a) $\frac{1}{4}$ *(b)* $\frac{1}{6}$

(c) $\frac{1}{2}$ *(d)* $\frac{1}{8}$

(ix) If there are two or more than two daughters or agnatic grand daughter then their share is:

(a) $\frac{2}{3}$ *(b)* $\frac{1}{4}$

(c) $\frac{1}{2}$ *(d)* $\frac{1}{8}$

(ix) If there is one daughter and agnatic grand-daughters, their share are respectively:

(a) $\frac{1}{2}, \frac{1}{6}$ *(b)* $\frac{1}{2}, \frac{1}{3}$

(c) $\frac{1}{2}, \frac{1}{4}$ *(d)* $\frac{1}{2}, \frac{1}{8}$

Ans:

(i) a	*(ii) c*	*(iii) a*	*(iv) a*
(v) c	*(vi) a*	*(vii) b*	*(viii) c*
(ix) a	*(x) a*		

Q.2- Fill in the blanks.

(i) Zakat is deducted at a rate of__________

(ii) On a crop produced on natural resources Ushr is deducted at a rate of __________

(iii) On a crop produced on artificial resources Ushr is deducted at a rate of __________

(iv) Zakat on an amount of Rs.2,00,000 is __________

(v) Ushr at a rate of 10% on amount of Rs.1,00,000 is____

(vi) In an inherited property the share of a widow is ______

(vii) In an inherited property the share of a widow in case of no child is ______

(viii) If there is only a single daughter then share in inherited property is ______

(ix) The share of son and daughter in an inherited property is in the ratio ______

(x) If there are two or more than two daughters, then their share in an inherited property is ______

Ans:

(i) 2.5 %	(ii) 10 %	(iii) 5 %
(iv) Rs.5000	(v) Rs.10,000	(vi) $\frac{1}{8}$ of property
(vii) $\frac{1}{4}$ of property	(viii) $\frac{1}{2}$ of property	(ix) 2 : 1
(x) $\frac{2}{3}$ of property		

Q.3- Calculate Zakat on gold amounting Rs.15,00,000

Solution:-

Value of gold = Rs.15,00,000

Zakat = 2.5% of value

$$= \frac{2.5}{100} \times 1500,000$$

$$= 25 \times 1500 = Rs.37500$$

Q.4- Calculate Ushr on a rice crop amounting Rs.4,90,000 produced by artificial resources.

Solution:-

Amount of rice crop Rs.490,000

As the production is by artificial means,

So,

Usher = 5% of production

$$= \frac{5}{100} \times 490000$$

$= \text{Rs.}24500$ Ans.

Q.5- A deceased left a property of worth Rs.45,00,000. If he left behind a widow and two sons, work out the share of each.

Solution:-

Property worth $= \text{Rs.}45,00,000$

(i) Share of widow $= \frac{1}{8} \times 45,00,000$

$= \text{Rs.}562500$ Ans.

Remaining amount that is to be distributed between two sons.

$= \text{Rs.}45,00,000 - \text{Rs.}562500$

$= \text{Rs.}3937500$

(ii) Share of each son $= \frac{1}{2} \times 3937500$

$= \text{Rs.}1968750$ Ans.

Q.6- Akram left a property of worth Rs.48,00,000. He left behind a window; three sons and four daughters. Calculate the share of each.

Solution:-

Value of property $= \text{Rs.}48,00,000$

(i) Share of widow $= \frac{1}{8} \times 48,00,000$

$= \text{Rs.}6,00,000$ Ans.

Remaining amount that is to be distributed among sons and daughters

$= Rs.48,00,000 - Rs.6,00,000 = Rs.42,00,000$

Ratio :-

Three sons Four daughters

$2 : 2 : 2 : 1 : 1 : 1 : 1 :$

Sum of ratios $= 2+2+2+1+1+1+1+1 = 10$

(ii) Share of each son $= \frac{2}{10} \times 420,000$

$= Rs.84000$ Ans.

(iii) Share of each daughter $= \frac{1}{10} \times 420,000$

$= Rs.42000$ Ans.

MULTIPLE CHOICE QUESTIONS

Q.(1) Chose the best of given answers

(i) The basic pillars of Islam are

(a) Two *(b)* Three

(c) Four *(d)* Five

(ii) Nisab for Zakat is

(a) 7.5 tola of gold *(b)* 52.5 tola of silver

(c) Cash value of 7.5 tola of gold or 52.5 tola of silver

(d) Any one of these three.

(iii) Zakat is paid from

(a) Exposed wealth *(b)* Un Exposed wealth

(c) Both of these *(d)* Any one of these

(iv) Usher from the land which is irrigated by tube wells is

(a) 2.5% *(b)* 5%

(c) 10% *(d)* $\frac{1}{40}$

(v) The assets left by a deceased person is called.

(a) Property *(b)* Wealth

(c) Inheritance *(d)* Amount

(vi) A man died and left two daughters and a grand daughter. The grand daughter would share

(a) $\frac{1}{6}$ of inheritance (b) $\frac{1}{2}$ of inheritance

(c) Zero (d) $\frac{2}{3}$ of inheritance

(vii) If there is one daughter and grand a daughter then share of grand daughter is

(a) $\frac{1}{6}$ (b) $\frac{1}{2}$

(c) Zero (d) $\frac{2}{3}$

(viii) In case, the wife dies the share of husband in her property is

(a) $\frac{1}{2}$ (b) $\frac{1}{4}$

(c) $\frac{1}{8}$ (d) $\frac{2}{3}$

(ix) How many duties are performed when a Muslim dies

(a) Two (b) Three

(c) Four (d) Five

(x) Zakat on amount of Rs. *10,00,000* is

(a) Rs. *10,000* (b) Rs. *20000*

(c) Rs. *25000* (d) Rs. *30,000*

MODEL CLASS TEST

Time : *40* mins Max Marks : *25*

Q.(1) Encircle the corrcet answer.

(i) Zakat is paid for

(a) Exposed wealth (b) Un Exposed wealth

(c) Exposed and un exposed wealth (d) Cash Money

(ii) Which one is exempted from Zakat

(a) Cash Money (b) Gold

(c) Liquid assets (d) Capital Goods

(iii) The crop is produced by natural resources. Its amount is Rs. *150,000*. The ushr of this crop is

(a) Rs. *7500* (b) Rs. *3750*

(c) Rs. *15000* (d) Rs. *30,000*

(iv) The share of a childless widow in the property of Rs.*100,000* is.

(a) Rs. *50,000* (b) Rs: *25000*

(c) Rs. *12500* (d) Rs. *16666*

(v) Wife of a person died and left inheritance amounting Rs. *5,00,000* the share of that person is.

(a) Rs. *10,000* (b) Rs. *25000*

(c) Rs. *250000* (d) Rs. *62500*

(vi) Zakat on Gold amounting to Rs. 11,10,000 is

(a) Rs. *27750* (b) Rs. *55500*

(c) Rs. *11100* (d) Rs. *72750*

(vii) The assets left by a deceased person is called

(a) Wealth (b) Property

(c) Inheritance (d) Amount

Answers:	a	b	c	d
(i)	○	○	○	○
(ii)	○	○	○	○
(iii)	○	○	○	○
(vi)	○	○	○	○
(v)	○	○	○	○
(vii)	○	○	○	○
(viii)	○	○	○	○

Q.(2) Attempt any five of the following short question

(i) What do you know about ushr on two kinds of lends.

(ii) Who is required to pay Zakat ?

(iii) Calculate Zakat on an amount of Rs. *5,00,000.*

(iv) What kind of payment are paid before distributions of inheritance.

(v) Find the share of issueless widow in the property of Rs. *30,00,000.*

(vi) Calculate ushr on a Crop Produced by natural resources amounting Rs. *600,000.*

(vii) Calculate ushr on a Corp amounting to Rs. *350,000.* Produced by artificial resources.

Part II

Solve any Two of the following questions.

(3) Calculate Zakat on cash amount of Rs.*300,000* gold of weight *40* gm and silver *500* gm. The rate of gold is Rs.*3500* per gm and that of silver is Rs.*400* per gm.

(4) If wheat Crop is produced *40000* kg by natural resources and the price of wheat is Rs. *950* per *40* kg. Find the amount of Ushr.

(5) Asghar left a property of worth Rs. *480000.* He left behind a widow three sons and four daughters. Find the share of each one.